

PLACING A FRAUD SECURITY ALERT STATEMENT OR A “SECURITY FREEZE” ON YOUR CREDIT REPORT

FRAUD SECURITY ALERT STATEMENT:

Texas consumers have a right to place a fraud security alert statement on their credit reports that alerts anyone who reviews their credit information that their identity may have been used without their consent and requests that the reviewer verifies the consumer's identity before issuing credit. If an alert is added, approvals of credit, rental housing, insurance, employment, etc. requested by the consumer may be delayed or rejected. Consumers may request a security alert online at www.experian.com/yourcredit or by calling 1 888-EXPERIAN (1.888.397.3742). To include a phone number on a fraud alert, a consumer should send a copy of his/her telephone bill displaying the name, address and telephone number of the consumer to P.O. Box 9566, Allen, TX 75013. Within 45 – 120 days of requesting a 90 day security alert, consumers may request a complimentary copy of their report by calling the telephone number on the personal credit report or by writing to us at P.O. Box 9554, Allen, TX 75013. To remove a security alert, the consumer must submit the request in writing.

“SECURITY FREEZE”:

Texas consumers also have a right to place a “**security freeze**” on the credit reports, which will prohibit a consumer reporting agency from releasing any information in their credit report without the consumer's express authorization, except to those with whom they have an existing account or a collection agency acting on behalf of the existing account, for purposes of reviewing (account maintenance, monitoring, credit line increases and account upgrades and enhancements) or collecting the account. A consumer's information may be used for the purposes of prescreening as provided for by the federal Fair Credit Reporting Act, even if a security freeze is on the report. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent; however, using a security freeze may delay, interfere with, or prohibit the timely approval of any subsequent requests or applications regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other service, including and extension of credit at point of sale. Requests for a security freeze should be submitted via certified mail to P.O. Box 9554, Allen, TX, 75013, and must include all of the following: a copy of a valid police or investigative report or complaint made under Section 32.51, Penal Code; full name (including middle initial and generation, such as JR, SR, II, III, etc.); current mailing address and two proofs of the address (such as a driver's license, utility bill, bank statement, insurance statement, etc.); Social Security number; and date of birth. Within five business days of receiving the request, Experian will add the security freeze, and within ten business days, we will mail the consumer a confirmation along with a personal identification number (PIN) that will be required to temporarily lift or to remove the freeze. A consumer may request in writing a replacement PIN by submitting via certified mail all of the information required for the initial security freeze. To temporarily remove a security freeze to apply for credit or for any transaction that requires that another party access the consumer credit report, consumers may log on to

www.experian.com/tempfreezermoval or call 1 888 EXPERIAN (1 888 397 33742), then enter their identification information and PIN, And select the number of days the freeze is to be removed. Telephone calls must be placed from the state of Texas. To permanently remove a security freeze, consumers must submit their request in writing. A freeze must be removed within three business days after we receive the request. If a consumer moves out of Texas, they must notify Experian in writing to permanently remove the freeze. Security freezes are available only to consumers in Texas and California. If a consumer with a security freeze moves to California or to a new address within the state of Texas, he/she must submit two proofs, of the new address, such as a utility bill, driver's license, bank statement, insurance statement, etc.

Current as of 02-23-2004